

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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First Named Inventor : Lisa Goldberg  
Serial No. : 10/761,686  
Filed : January 20, 2004  
Art Unit : 4124  
Confirmation Number : 3349  
Examiner : Brian Fertig  
Title : METHOD AND APPARATUS FOR AN  
INCOMPLETE INFORMATION MODEL  
OF CREDIT RISK  
Attorney Docket No. : BARR0011

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September 8, 2008

**Mail Stop: RCE**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**PRELIMINARY AMENDMENT**

Sir:

Applicant files this Preliminary Amendment to the Office Action dated July 11, 2008 for the above-identified patent application.

Applicant believes that a fee for filing the RCE is due with this Preliminary Amendment. However, the Commissioner is authorized to charge any additional fees or credit any overpayment to the Glenn Patent Group Deposit Account No. 07-1445, Customer No. 22,862. Applicant considers this document to be filed in a timely manner.